

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

1. (Currently amended) A method for distributing and redeeming electronic promotions to a plurality of consumers through a communications network, comprising:

maintaining a consumer ~~[[an]]~~account for each consumer, said consumer account having a limited direct identification of said consumer with said consumer account to exclude identification of said consumer by name;

associating each consumer account with only a unique key, at least one financial institution account number, and a purchasing history for each consumer, thereby said consumer account having said limited direct identification;

permitting access to said consumer account upon presentation of said unique key over said communications network;

presenting promotion choices of items available at least one store associated with said unique key over said communications network;

recording selections of said promotion choices made by said consumer over said communications network;

receiving data of purchased items by said consumer at said associated store;

storing said data of purchased items as a part of said purchasing history for said consumer associated with said consumer account for said consumer; and

reconciling said selections and purchases to credit said consumer account of said consumer or a financial institution account associated with the at least one financial institution account number of said consumer[[,]].

~~wherein said consumer account maintaining step comprises:~~

~~maintaining a database of only said key, at least one financial institution account number, and purchasing history for each consumer.~~

2. (Original) The method of claim 1 wherein said reconciling step comprises recording a credit in said consumer account.

3. (Original) The method of claim 2 wherein said consumer account comprises a financial institution account.

4. (Previously presented) The method of claim 3 wherein said financial institution account comprises a deposit-only account.

5. (Original) The method of claim 2 wherein said consumer account comprises a store loyalty program account.

6. (Original) The method of claim 2 wherein said consumer account comprises a discount account established by a third party.

7. (Original) The method of claim 1 wherein said reconciling step comprises directly crediting consumer at said associated store.

8. (Original) The method of claim 7 wherein said consumer account comprises a store loyalty program account.

9. (Original) The method of claim 7 wherein said consumer account comprises a discount account established by a third party.

10. (Original) The method of claim 1 wherein said reconciling step comprises directly reducing the total price of selected and purchased items.

11. (Original) The method of claim 1 wherein said presenting promotion choices step comprises presenting specific discounts on specific items.

12. (Original) The method of claim 1 wherein said presenting promotion choices step comprises presenting a purchase incentive for one or more items available in said associated store, said purchase incentive unrelated to said one or more items.

13. (Original) The method of claim 1 wherein said presenting promotion choices step comprises presenting specific prices on specific items.

14. (Original) The method of claim 1 further comprising the step of sending data of said recorded selections to one or more of said associated stores within a preselected time limit after said recording selection step so that said data is sent prior to purchase of items by said consumer at said associated store.

15. (Original) The method of claim 14 further comprising the step of indicating discounts credited to said consumer account at the time of purchase of items by said consumer at said associated store.

16. (Original) The method of claim 15 further comprising the step of invalidating said sent data of said recorded selections to one or more of said associated stores within a preselected time limit after said time of purchase of items by said consumer at said associated store.

17. (Original) The method of claim 14 further comprising the step of inferring a likely associated store where purchase will occur by said consumer.

18. (Original) The method of claim 17 wherein said inferring step comprises inferring said likely associated store from the data of previously purchased items by said consumer.

19. (Original) The method of claim 17 wherein said inferring step comprises inferring said likely associated store from said unique key.

20. (Original) The method of claim 14 wherein said one or more associated stores are preselected by said consumer.

21. (Original) The method of claim 1 further comprising the step of sending data of said recorded selections to said associated store upon purchase of items by said consumer

at said associated store so that discounts credited to said consumer account are indicated at the time of purchase of items by said consumer at said associated store.

22. (Original) The method of claim 1 wherein said receiving data of purchased items step occurs upon purchase of items by said consumer at said associated store.

23. (Original) The method of claim 1 wherein said receiving data of purchased items step occurs within a preselected time limit after purchase of items by said consumer at said associated store.

24. (Original) The method of claim 1 further comprising the step of presenting data of previously purchased items by said consumer over said communications network to said consumer.

25. (Original) The method of claim 24 wherein said data presenting step further comprises formatting said data to industry standards.

26-28. (Canceled)

29. (Previously presented) The method of claim 1 wherein said financial institution account number comprises a credit card number.

30. (Previously presented) The method of claim 1 wherein said financial institution account number comprises a debit card number.

31. (Previously presented) The method of claim 1 wherein said financial institution account number comprises a smart card number.

32. (Canceled)

33. (Currently amended) The method of claim 1 wherein said reconciling step further comprises:

communicating [[said]]a credit to a financial institution account through said financial institution account number so that said financial institution account may be credited.

34. (Original) The method of claim 1 wherein said access permitting step is over the Internet.

35. (Original) The method of claim 34 wherein said access permitting step further comprises accessing said consumer account through a Web site upon presentation of said unique key by the consumer.

36. (Original) The method of claim 35 wherein said Web site is associated with said store.

37. (Original) The method of claim 1 further comprising the step of offering promotions to said consumer derived from received data of consumer purchases.

38. (Original) The method of claim 37 wherein said promotion offering step comprises targeting large aggregates of consumers.

39. (Original) The method of claim 37 wherein said promotion offering step comprises targeting individual consumers.

40. (Original) The method of claim 39 wherein said targeting step comprises inferring said individual consumers from purchasing and promotion selection data of said consumers.

41. (Original) The method of claim 40 wherein promotions offered to a targeted individual consumer include promotions for products and services based upon purchasing and promotion selection data of said consumer, said promotions for products and services unrelated to items actually purchased by said consumer.

42. - 58. (Canceled)

59. (Currently amended) A method for distributing and redeeming electronic promotions to a plurality of consumers through a communications network, comprising:

maintaining ~~[[an]]~~ a consumer account for each consumer; said consumer account having a limited direct identification of said consumer with said consumer account to exclude identification of said consumer by name;

associating each consumer account with only a unique key, at least one financial institution account number, and a purchasing history for each consumer, thereby said consumer account having said limited direct identification;

permitting access to said consumer account upon presentation of said unique key over said communications network;

accepting offered promotions over said communications network of at least one item for presentation to consumers, said offered promotions from a promoter of said item;

presenting promotion choices from said offered promotions of items available at least one store associated with said unique key over said communications network;

recording selections of said promotion choices made by said consumer over said communications network;

receiving data of purchased items by said consumer at said associated store;

storing said data of purchased items as a part of said purchasing history of said consumer associated with said consumer account for said consumer; and

reconciling said selections and purchases to credit said consumer account of said consumer or an financial institution account associated with the at least one financial institution account number of said consumer[[,]].

~~wherein said consumer account maintaining step comprises:~~

~~maintaining a database of only said key, at least one financial institution account number, and purchasing history for each consumer.~~

60. (Previously Presented) The method of claim 59 wherein said accepting offered promotions step further includes at least one criterion for said promotion of said at least one item.

61. (Previously Presented) The method of claim 59 wherein said accepting offered promotions step further comprises offering said offered promotions from said promoter through a GUI.

62. (Previously Presented) The method of claim 59 wherein said presenting promotion choices step comprises presenting specific discounts on specific items.

63. (Previously Presented) The method of claim 59 wherein said presenting promotion choices step comprises presenting a purchase incentive for one or more items available in said associated store, said purchase incentive unrelated to said one or more items.

64. (Previously Presented) The method of claim 59 wherein said presenting promotion choices step comprises presenting specific prices on specific items.

65. (Previously Presented) The method of claim 59 further comprising the step of sending data of said recorded selections to one or more of said associated stores within a preselected time limit after said recording selection step so that said data is sent prior to purchase of items by said consumer at said associated store.

66. (Previously Presented) The method of claim 65 further comprising the step of indicating discounts credited to said consumer account at the time of purchase of items by said consumer at said associated store.

67. (Previously Presented) The method of claim 66 further comprising the step of invalidating said sent data of said recorded selections to one or more of said associated stores within a preselected time limit after said time of purchase of items by said consumer at said associated store.

68. (Previously Presented) The method of claim 65 further comprising the step of inferring a likely associated store where purchase will occur by said consumer.

69. (Previously Presented) The method of claim 68 wherein said inferring step comprises inferring said likely associated store from the data of previously purchased items by said consumer.

70. (Previously Presented) The method of claim 68 wherein said inferring step comprises inferring said likely associated store from said unique key.

71. (Previously Presented) The method of claim 65 wherein said one or more associated stores are preselected by said consumer.

72. (Previously Presented) The method of claim 59 further comprising the step of sending data of said recorded selections to said associated store upon purchase of items by said consumer at said associated store so that discounts credited to said consumer account are indicated at the time of purchase of items by said consumer at said associated store.

73. (Previously Presented) The method of claim 59 wherein said receiving data of purchased items step occurs upon purchase of items by said consumer at said associated store.

74. (Previously Presented) The method of claim 59 wherein said receiving data of purchased items step occurs within a preselected time limit after purchase of items by said consumer at said associated store.

75. (Previously Presented) The method of claim 59 further comprising the step of presenting data of previously purchased items by said consumer over said communications network to said consumer.

76. (Previously Presented) The method of claim 75 wherein said data presenting step further comprises formatting said data to industry standards.

77-79. (Canceled)

80. (Previously presented) The method of claim 59 wherein said financial institution account number comprises a credit card number.

81. (Previously presented) The method of claim 59 wherein said financial institution account number comprises a debit card number.

82. (Previously presented) The method of claim 59 wherein said financial institution account number comprises a smart card number.

83. (Canceled)

84. (Currently amended) The method of claim 59 wherein said reconciling step further comprises:

communicating [[said]]a credit to a financial institution account through said financial institution account number so that said financial institution account may be credited.

85. (Previously Presented) The method of claim 59 further comprising the step of offering promotions to said consumer derived from received data of consumer purchases.

86. (Previously Presented) The method of claim 85 wherein said promotion offering step comprises targeting large aggregates of consumers.

87. (Previously Presented) The method of claim 85 wherein said promotion offering step comprises targeting individual consumers.

88. (Previously Presented) The method of claim 87 wherein said targeting step comprises inferring said individual consumers from purchasing and promotion selection data of said consumers.

89. (Previously Presented) The method of claim 88 wherein promotions offered to a targeted individual consumer include promotions for products and services based upon purchasing and promotion selection data of said consumer, said promotions for products and services unrelated to items actually purchased by said consumer.